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WHOLE NUMBER 16,984. RICHMOND, VA., WEDNESDAY, OCTOBER 18, 1905. PRICE TWO CENTS.

WELCOME!

WAS JEERING AT PRESIDENT OF THE MUTUAL

The insurance Inquiry
Yesterday Was Full
of Excitement.

MCCURDY AT TIMES WAS VERY DEFIANT

Declined to Discuss What He
Said Were Acturial
Matters.

REDUCTION OF DIVIDENDS PAID THE POLICY-HOLDERS

Little Satisfaction Obtained From
McCurdy, As to the Cause of
the Mysterious Thousands
Paid Out for Professional
Services and as Re-
tainers.

(By Associated Press.)
NEW YORK, October 17.—Testimony
in the insurance investigation, which
was resumed today, after a week's ad-
journment of the legislative committee,
taken at the death last week of S. Fred
Nixon, speaker of the Assembly of the
State of New York, was most exciting
throughout the entire day, and only the
repeated threats of Senator Armstrong,
chairman of the committee, to clear the
room, prevented violent demonstrations
of disapprobation of the witness, who
was Richard A. McCurdy, President of
the mutual Life Insurance Company.

McCurdy Is Jeered.
As it was, however, there were jeers
at several periods that temporarily in-
terrupted the testimony. These came
when Mr. Hughes, the counsel for the
committee, asked questions that Mr.
McCurdy was reluctant to answer, or
evaded, and were made by the crowd
that stood at the back of the room.
In Mr. McCurdy's testimony, today a
feature entirely new was disclosed, and
this was that the Mutual Life Insurance
Company employed a literary bureau to
send out to the press of the country
news matter that was of benefit to the
company.
This information was elicited during
the probing of the "legal expenses" ac-
count. It came out when a voucher for
the payment of \$2,500 to Joseph Howard,
Jr., in 1904, was produced. Another voucher
for the same amount, paid in May,
1905, was marked "repayable on de-
mand," and "for professional services."
Mr. McCurdy had vied the vouchers,
and explained that Mr. Howard was a
newspaper correspondent, and that the
professional services consisted in syn-
dicating news stories. Pressed further,
Mr. McCurdy said, "Mr. Howard was a cor-
respondent for the Boston Globe and
several other papers."

Really a "Loan."
Mr. McCurdy further said that he paid
Mr. Howard about \$2,500 a year for these
services, and that the voucher for May,
1905, was "really a loan or an advance."
During the earlier session of the day an
attempt was made to obtain from Mr.
McCurdy the reason for reducing the
dividends on policies as the business in-
creased, and the assets piled up. This
question was prompted by the committee,
and cited facts and examples. These let-
ters came from all over the country. Mr.
Hughes explained, but he read a num-
ber from policyholders, who lived in the
city. The examples cited were principally
on the policies of the ten payment
life plan. One in particular for \$10,000
that in 1870 drew a dividend of \$55.75, had
been gradually cut until in 1904 it re-
ceived only \$3. The writer included tables
and statements from the company's re-
ports, and said this was in the face of
the reserve increasing year after year.
To all the questions on this matter the
witness said he was not fortified with the
information required; that these were
technical matters, and when pressed for
his opinion, replied that he refused to
discuss the question or to enter any dis-
cussion. He would proffer a witness, his
attorney, whose business it was to know
these things, but as for himself, he
"would not discuss the question." Mr.
McCurdy's demeanor was so insistent, and
at times defiant, that the spectators bent
forward to catch every word and stood
on tiptoe, expecting every moment to
hear him directed by counsel to answer
the question. His proffer of another wit-
ness was all that prevented steps being
taken toward his indictment.

Would Indict McCurdy.
When Mr. McCurdy would not offer the
information himself, Mr. Hughes started
on another line of inquiry. Later in the
day Chairman Armstrong explained that
since the information desired by the com-
mittee could be obtained by another
course, it was agreeable to the committee
to let Mr. McCurdy place himself in the
position he did. Had he, however, been
knowing the information desired, the
Armstrong said steps would have been
taken to indict him for a misdemeanor.
Mr. McCurdy, also, during the effort to

(Continued on Seventh Page.)



PRESIDENT TO BE GUEST OF CITY TO-DAY

Reaches Richmond At
Noon to Stay Seven
Hours.

BE GREETED BY CHEERING CROWDS

Demonstration in His Honor Will
Be One of Most Notable Ever
Known Here.

LIST OF GUESTS AT THE LUNCHEON MADE PUBLIC

All Details for Celebration Com-
pleted at Final Meeting of
Committee on Reception,
Held Yesterday; City
Ablaze With Color; Out-
of-Town People Here.

With business suspended, banners fly-
ing, and streets thronged with people,
with every manifestation of loyalty and
affection, Richmond to-day will welcome
and for seven hours entertain Theodore
Roosevelt, President of the United States,
for the first time a visitor in the capital
of the Old Dominion.

Hearty and free will be the greeting,
and lavish the hospitality shown the dis-
tinguished visitor. Four years ago, and
at this very season, he made himself
in a single night the most hated man
known to the whole people below Mason
and Dixon's line; to-day, idolized by the
entire country, he comes to draw back to
him the South, already won, and to
cause in Richmond a demonstration of
enthusiastic approval, like of which
has seldom, if ever been seen before in
all of Virginia. Always conservative, and
rarely shaken out of its habitual calm,
the city at the dawning of Roosevelt
day, is more stirred with expectation and
eagerness than at any previous time in
its history, and is impatiently awaiting
the coming of that "greatest man in all
America," whom it seeks to honor. Re-
ception more cordial than that prepared
could not be. Men and women, white
and black, of every condition and of
whosoever political alignment—all will be
there, tens of thousands of them to cheer
him as he rides through the streets, to
hold out to him the glad hand of wel-
come, to offer to him the best that the
city can bring. It will be a great day—
one of the greatest Richmond will ever
know.

All Plans Complete.

Yesterday saw the completion of all
plans. Finishing touches were given here
and there, where needed, final instruc-
tions were issued to police, military and
others who will figure in the day's events,
and every conceivable step was taken
to forestall and prevent any mishap at
the last minute.
Such odd ends of work as had been
left undone by the citizen bodies co-
operating with the municipal government
were disposed of before daylight. The
Council Committee on Reception held its
last business session, still behind closed
doors, and adjourned after three or four
hours with the long-awaited publication
of its programme, including the much-
discussed list of invitations to the lun-
cheon. During the night the street clean-
ing force spread out over the sleeping
city and by daylight had washed and
cleaned every inch of the route along
which the pageant will move. Police and
other officials were assigned to duty and
went over the streets for a last inspec-
tion, straining wires and ropes and set-
ting everything also in readiness for the
arrival of the Chief Magistrate. Bright
and early to-day and even after the
crowds have begun to fill the sidewalks,
they will go the rounds once more to
readjust anything that might have gone
awry. At noon the President will come,
and the great celebration will be on.

In their completed form the plans now
officially announced for the first time,
comprehend a demonstration that for
elaborateness will be surpassed by no-
thing that will be arranged in honor of
President Roosevelt at any point during
his present journey through the South.
From the time the party reaches Rich-
mond until its departure, seven hours
later, every minute will be occupied, and
while there will be no rush and no jostle,
into every minute will be crowded as
much as it will hold—reception, parade,
speaking, luncheon, drive to historic
spots, demonstrations of good will by the
crowds.

Coming at noon and heralded by blasts
from every steam whistle in the city,
the President will after the first greeting
from the Governor, Mayor and Reception
Committee, at once take place in the pa-
rade, then formed and awaiting his ap-
pearance, and the pageant will move
promptly, following a course through the
leading thoroughfares of the city, and
halting at the Capitol Square. After a
brief stop at the Executive Mansion, the

(Continued on Third Page.)

JUDGE L. L. LEWIS MAKES DENIAL

Declares Statements of Congress-
man Jones Are
Untrue.

MR. JONES IS TO MAKE REPLY

Judge Hundley Sustains Mr.
Jones, Saying the Charges
Are True.

The sensation of the day in politics
yesterday was the charge made in Fred-
ericksburg Monday night by Congress-
man W. A. Jones in a strong speech
there, that the former had some years
ago in a joint debate at Chesterfield
Court-house with Judge George J. Hund-
ley, declared in favor of intermarriage
between the races.

Judge Lewis issued a signed statement
declaring the charge made by Mr. Jones
to be absolutely false, and his state-
ment is printed in full below.

On the other hand Mr. Jones assured
the Times-Dispatch Washington corre-
spondent that he had nothing to subtract
from his Fredericksburg speech and ad-
ded that after seeing the denial of
Judge Lewis he would make a statement
in reply. A telegram from Farmville
quotes Judge Hundley as substantiating
the charge made by Mr. Jones.

"There is almost certain to be further
developments in the near future."
Judge Lewis's Denial.
The denial of Judge Lewis, addressed
to the Times-Dispatch, is as follows:
"You have several times recently re-
ferred editorially to my official letter
in 1870 on the subject of sending troops
to Petersburg as an affidavit, and be-
sides the document, when you professed
to quote it, was not quoted in full, sev-
eral important passages being left out.
While recognizing the injustice of this,
I have made no complaint to you on the
subject, because, as I remarked when
the matter was first brought to my at-
tention, I deem it proper to say that
the evidence before me, and merely did
my sworn duty, for which I had no apol-
ogy to make.
In regard to the charge contained in
Mr. Jones's speech at Fredericksburg last
night, reported in your issue of this
morning, that I favored intermarriage in
Virginia, I deem it proper to say that
the charge is absolutely false. It is not
credible that I could ever have publicly

(Continued on Fourth Page.)

ROOSEVELT DAY PROGRAMME.

12 M.—Arrival at Main Street Station of train bearing President Roosevelt, Mrs. Roosevelt and party, consisting
in all of seventeen persons. Approach of train will be heralded by blowing of steam whistles and ringing of bells in city.
At Main Street Station President will be met and greeted by Governor of State, Mayor of city and members of
Council Committee on Reception, after which he will be escorted to his carriage. Mrs. Roosevelt will be met by Mrs.
Montague, wife of the Governor, and one or two ladies and will be driven at once to the executive mansion, where she
will be entertained during the afternoon.
Parade, under Chief Marshal Mills, will move from depot uptown as soon as President's carriage is ready. The
column will consist in the order named of a detail of mounted police, the chief marshal and his staff, the V. M. I.
band, the V. M. I. cadet corps, Iardella's Band, the Seventieth Regiment, the Blues Battalion, the Soldiers' Home
Band, of Hampton; the citizens' mounted escort, the special escort of mounted Howitzers, the carriages, occupied by
the President, Governor, Mayor and party and the carriages carrying the Reception Committee and the members of the
City Council. The line of march will be as follows:
From station along Main Street to Fifth, North Fifth to Franklin, west along Franklin to Jefferson,
North Jefferson to Broad, thence east along Broad to Ninth, south along Ninth to Bank, where parade
halts and forms line facing east on Ninth Street. The President's party, with mounted escort will con-
tinue, entering the Capitol Square by the Ninth Street gate, opposite Grace Street, proceeding thence to
the Governor's Mansion, where the President's party will be received by the Governor, after which they
will return to Ninth Street, along Ninth, south to Bank and Bank to the Tenth Street entrance of the
Capitol Square to the speakers' stand.
1 P. M.—Speaking in Capitol Square, Mayor presenting Governor and latter introducing President. Line of march
then resumed as follows:
North along Ninth into Grace, thence along Grace to Adams, where line will be formed facing south;
the President's party, Reception Committee, special escort of mounted Howitzers and citizens' escort, con-
tinuing along Adams to the Masonic Temple, after which the parade will be dismissed.
2 P. M.—Luncheon at Masonic Temple, 400 people in attendance.
4 P. M.—Drive over city to points of interest, including Lee monument, where President may speak to veterans;
Marshall House, Confederate Museum and St. John's Church. Route of drive:
West from Masonic Temple to Jefferson, south on Jefferson Street to Grace, west Grace Street to Ry-
land, south on Ryland Street to Franklin, west on Franklin Street to Lee monument, east from Lee monu-
ment down Franklin to Fifth Street, north on Fifth Street to Grace, east on Grace to Ninth Street, north on
Ninth Street to Marshall, east on Marshall to Tenth Street, south on Tenth Street to Capitol, east on Capitol
to Eleventh Street, north on Eleventh Street to Clay, east on Clay to Twelfth Street, south on Twelfth Street
to Governor, south on Governor to Main Street, east on Main Street to Libby Hill Park, up the Park road,
out of Park to Twenty-eighth Street and Grace, west on Grace to Twenty-seventh Street, north on Twenty-
seventh Street to Broad, west on Broad to Twenty-fourth Street, south on Twenty-fourth Street to Grace,
east on Grace Street to Twenty-fifth Street, south on Twenty-fifth Street to Main Street, west on Main
Street to depot, where escort will be dismissed.
7 P. M.—Departure of President and party for the South, train leaving Main Street Station.

TO KEEP FIREARMS FROM THE WARLIKE DOMINICANS

(By Associated Press.)
WASHINGTON, October 17.—Exporta-
tion of arms, ammunition and munitions
of war of every kind from any part of
the United States and Porto Rico to any
port of the Dominican Republic is pro-
hibited by a Presidential proclamation
issued from the State Department to-
day. Accompanying the proclamation is
an explanatory memorandum to the ef-
fect that this action has been taken after
consultation with the Dominican govern-
ment, with their concurrence, and is in-
tended to assist them in the enforce-
ment of their regulations designed to
prevent the perennial revolutionists of
the island from getting warlike supplies.

18 WANTED TO-DAY.

The 18 advertisements for help
published in to-day's Times-Dispatch
on page 8 are as follows:
7 Trades, 2 Salesmen,
2 Office, 7 Miscellaneous.
This not only interests those out of
work, but those desiring to improve
their positions as well.

LYNCHED A NEGRO FOR THE CRIME OF MURDER

(By Associated Press.)
LONDON, KY., October 17.—Virgil
Bowers, a negro, was taken out of the
county jail here by a mob last night and
hanged to a tree on the road leading
to Harboursville. Bowers shot and killed
George Ferria, a prominent and wealthy
Knox county lumber dealer, on the night
of August 28th. The murder was tried
by the Laurel county jury, early last
week. The jury disagreed, ten being
brought from Rock Castle county ren-
dered a verdict for life sentence, after
sentence. A second trial by a jury
for the death penalty and two for a life
ten jurors had voted for hanging.

SOUTHERN TRIP TO BEGIN TO-DAY

President Roosevelt Will Leave
Washington at 8:30
This Morning.

SHORT ADDRESS AT ASHLAND

Will Deliver an Impromptu
Speech to Students—The Per-
sonnel of His Party.

(From Our Regular Correspondent.)
WASHINGTON, D. C., October 17.—
President Roosevelt put in the busiest day
he has had since his return from Oyster
Bay, clearing the desk of matters re-
quiring his attention, so that the govern-
ment could roll along for the next ten
days without him, while he is visiting
the cities and towns of the Southland. He
denied himself to many callers, so busi-
ly engaged was he with the routine duties
of his office, and even Secretary Loeb,
who may be seen with little trouble on
ordinary occasions, had to refer callers to
Assistant Secretary Barnes, who will be
in charge at the executive offices in the
absence of the President.
Mr. Roosevelt had dinner at 7 o'clock
to-night, spent an hour or two with the
family and several callers, and then re-
tired, so as to get a good night's sleep
before starting southward.

Starts Early To-Day.

For the start has to be made at half-
past eight in the morning, and that
means a White House attack said to-
night, that the President will be out of
bed by a little after six. To several
callers he has expressed the most pleas-
ant anticipations of the trip to the South,
and Mrs. Roosevelt has been no less en-
thusiastic. The following is the person-
nel of the party which will leave Wash-
ington with the President: Mrs. Roose-
velt, Secretary Loeb, Surgeon-General
Rixey, U. S. N.; Mr. John A. McMillen,
Louisiana; Mr. John C. Greenway, Michi-
gan; Mr. John B. Elliott, Commissioner
of the Interior for Porto Rico; Mr. M. C.
Latta and Mr. J. L. McGraw, stenograph-
ers; Colonel L. S. Brown, general agent
of the Southern Railway; Mr. H. A. Cole-
man, representing the Associated Press;
R. H. Hazard, the publishers and the
Scrapps-McRae Press Association, and

(Continued on Third Page.)